

EXHIBIT A

SECOND HOME RIDER

XIANG
Loan #: 2244701444
MIN: 100053611121423105

THIS SECOND HOME RIDER is made this **3RD** day of **JANUARY, 2012**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to **PRIMELENDING, A PLAINSCAPITAL COMPANY** (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at: **8303 BLUEBIRD DRIVE, BROWNS SUMMIT, NC 27214-9789** [Property Address].

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or

MULTISTATE SECOND HOME RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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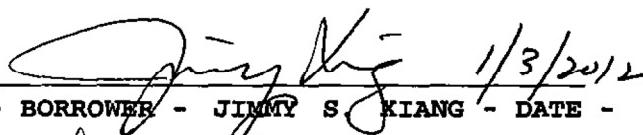


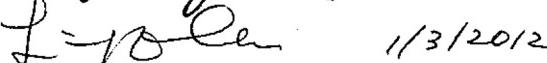
2244701444

give a management firm or any other person any control over the occupancy or use of the Property.

8. Borrowers Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.



- BORROWER - JIMMY S. KIANG - DATE -


LIANG Q. CHEN - DATE -
1/3/2012

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